

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

DERRICK J MARTTILA
37147 WOODLAND DR
COHASSET, MN 55721

Case No: 16-50019 – GFK

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-5336

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/11/16

Gregory F Kishel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on April 11, 2016 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of MinnesotaIn re:
DERRICK J MARTTILA
DebtorCase No. 16-50019-GFK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-5

User: admin
Form ID: 7dscPage 1 of 1
Total Noticed: 17

Date Rcvd: Apr 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2016.

db +DERRICK J MARTTILA, 37147 WOODLAND DR, COHASSET, MN 55721-2275
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61220118 +ASSIGNED CREDIT SOLUTIONS, 701 ROUTE 73 NORTH, STE 8, MARLTEN NJ 08053-3466
61220121 +J.C. CHRISTENSEN & ASSOCIATES, P.O. BOX 519, SAUK RAPIDS MN 56379-0519
61220122 +MELISA JO WOURMS, 37147 WOODLAND AVE, COHASSET MN 55721-2275
61220123 +NORTH COUNTRY VET CLINIC, 1125 E US HWY 169, GRAND RAPIDS MN 55744-4506
61220124 +SCOTT AND LINDA HAMILTON, 26525 EVERGREEN ST, COHASSET MN 55721-2240
61220125 +TERRY WOURMS, 26544 EVERGREEN ST, COHASSET MN 55721-2239
61220126 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: US DEPT OF EDUCATION, 501 BLEECKER ST, UTICA NY 13501)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Apr 12 2016 21:44:00 Minnesota Department of Revenue,
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Apr 12 2016 21:53:02 US Trustee,
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61220117 +E-mail/Text: tpaasonen@affinityplus.org Apr 12 2016 21:53:22 AFFINITY PLUS FEDERAL CU,
175 W LAFAYETTE RD, ST PAUL MN 55107-3392
61220119 EDI: RCSFNBMARIN.COM Apr 12 2016 21:43:00 CREDIT ONE BANK, PO BOX 98872,
LAS VEGAS NV 89193-8872
61220120 +E-mail/Text: ruth.hoolihan@granditasca.org Apr 12 2016 21:53:28 GRAND ITASCA CLINIC & HOSP,
111 SE 3RD ST, GRAND RAPIDS MN 55744-3663
61220116 EDI: IRS.COM Apr 12 2016 21:43:00 INTERNAL REVENUE SERVICE, 310 W WISCONSIN AV,
MS 5301 MIL, MILWAUKEE WI 53203
61220115 EDI: MINNDEPREV.COM Apr 12 2016 21:44:00 MINNESOTA DEPARTMENT OF REV., P.O. BOX 64651,
ST. PAUL MN 55164-0651
61220127 EDI: WFFC.COM Apr 12 2016 21:43:00 WELLS FARGO, BANKRUPTCY DEPT, PO BOX 10438,
DES MOINES IA 50306-0438

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2016 at the address(es) listed below:

Nauni Jo Manty ecf@mantylaw.com, mn12@ecfcbis.com
Peter Greenlee on behalf of Debtor 1 DERRICK J MARTTILA greenlee@greenleelaw.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3